PTO/SB/21 (09-04) Approved for use through 07/31/2006. OMB 0651-0031 U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. **Application Number** 10/561.699 PAGE A TRA Filing Date December 22, 2005 **TRANSMITTAL** First Named Inventor Alexander GRINBERG **FORM** Art Unit **Examiner Name** (to be used for all correspondence after initial filing) Attorney Docket Number 37388-405600 Total Number of Pages in This Submission **ENCLOSURES** (Check all that apply) After Allowance Communication to TC Fee Transmittal Form Drawing(s) Appeal Communication to Board Licensing-related Papers Fee Attached of Appeals and Interferences Appeal Communication to TC Petition Amendment/Reply (Appeal Notice, Brief, Reply Brief) Petition to Convert to a After Final Proprietary Information Provisional Application Power of Attorney, Revocation Change of Correspondence Address Status Letter Affidavits/declaration(s) Other Enclosure(s) (please Identify below): Extension of Time Request **Terminal Disclaimer** 1) Form PTO/SB/08a Request for Refund **Express Abandonment Request** 2) Copy of Foreign Cited References CD, Number of CD(s) Information Disclosure Statement Landscape Table on CD Certified Copy of Priority Remarks Document(s) Response to Missing Parts/ Incomplete Application Response to Missing Parts under 37 CFR 1.52 or 1.53 SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT Firm Name Signature Printed name Timøthy J. Keefer Date Reg. No. 35,567 CERTIFICATE OF TRANSMISSION/MAILING I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below. Signature Date Typed or printed name Consuelo Henry

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Alexander GRINBERG et al

Examiner: n/a

Serial No .:

10/561,699

Art Unit: n/a

Filed:

December 22, 2005

For:

A SYSTEM AND METHOD FOR FACILITATING ON-LINE PAYMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

Submitted herewith are patents, publications or other information [attached hereto and listed on the attached Form PTO/SB/08A (modified)] which may be material to the examination of this application and in respect of which there may be a duty to disclose in accordance with 37 CFR § 1.56.

While the information and references disclosed in this Information Disclosure Statement may be "material" pursuant to 37 CFR § 1.56, it is not intended to constitute an admission that any patent, publication or other information referred to therein is "prior art" for this invention unless specifically designated as such. The filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR § 1.56(a) exists.

Pursuant to the provisions of MPEP 609, it is requested that the Examiner return a copy of the attached Form PTO/SB/08A, marked as being considered and initialed by the Examiner, to the undersigned with the next official communication.

Applicant believes no fees are required with this submission. However, the Commissioner is hereby authorized to charge any deficiency deemed necessary to Deposit Account No. 19-1351.

Data

By:

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PTO/SB/08a (07-05)

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Complete if Known

Application Number 10/561,699

Filing Date December 22, 2005

First Named Inventor Alexander GRINBERG

Art Unit Examiner Name

(Use as many sheets as necessary)

Sheet 1 of 1 Attorney Docket Number 37388-405600

U. S. PATENT DOCUMENTS									
Examiner Initials*	Cite No.1	Document Number Number-Kind Code ^{2 (if known)}	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear				
		us-6,138,107	10-24-2000	Elgamal					
		US-							
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FOREIGN PATENT DOCUMENTS									
Examiner Initials*	Cite No.1	Foreign Patent Document Country Code ³ "Number ⁴ "Kind Code ⁵ (<i>if known</i>)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear				
		WO 02/25604	03-28-2002	Soft Track Enterprises					
		WO 00/67219	11-09-2000	Chase Manhattan					
_		WO 01/11515	02-15-2001	Spendcash.com, Inc.					

Examiner Signature	Date Considered	

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